

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

BRIAN K YOUNG
TONYA R YOUNG
Debtor(s)

Case No. 19-70387JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/27/2019.
- 2) The plan was confirmed on 10/09/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/31/2020, 12/08/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/12/2021.
- 5) The case was completed on 07/02/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,770.00.
- 10) Amount of unsecured claims discharged without full payment: \$6,235.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$28,287.96
Less amount refunded to debtor	\$465.09

NET RECEIPTS: **\$27,822.87**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,619.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,470.51
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,089.51**

Attorney fees paid and disclosed by debtor: \$381.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APEX ASSET	Unsecured	250.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	182.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	175.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	173.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	136.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	117.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	113.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	100.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	100.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	100.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	100.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	100.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	100.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	100.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	100.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	98.00	NA	NA	0.00	0.00
APEX ASSET	Unsecured	85.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	755.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	510.00	470.12	470.12	4.40	0.00
CBCS	Unsecured	210.00	NA	NA	0.00	0.00
CBCS	Unsecured	165.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	433.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	594.00	0.00	0.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	458.00	458.43	458.43	4.29	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	394.00	0.00	0.00	0.00	0.00
TBOM RETAIL	Unsecured	416.00	NA	NA	0.00	0.00
TBOM RETAIL	Unsecured	355.00	NA	NA	0.00	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	35,700.00	36,045.23	0.00	12,523.71	0.00
US BANK NA - INDENTURE TRUSTEE	Secured	0.00	8,907.92	8,907.92	8,907.92	0.00
US DEPARTMENT OF EDUCATION	Unsecured	78,676.00	79,082.09	79,082.09	739.72	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPARTMENT OF EDUCATION	Unsecured	30,981.00	58,193.38	58,193.38	544.33	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	26,989.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	961.13	961.13	8.99	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$12,523.71	\$0.00
Mortgage Arrearage	\$8,907.92	\$8,907.92	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,907.92	\$21,431.63	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$139,165.15	\$1,301.73	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,089.51</u>
Disbursements to Creditors	<u>\$22,733.36</u>
TOTAL DISBURSEMENTS :	<u>\$27,822.87</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/24/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.